

<b>Information to identify the case:</b>			
Debtor 1:	<b>Carl T Meisner</b>		Social Security number or ITIN: xxx-xx-3070
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 3/4/15
Case number:	15-13863-MBK		Date case converted to chapter: 7 1/2/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carl T Meisner	
2. All other names used in the last 8 years		
3. Address	3-1 Florence Tollgate Pl Florence, NJ 08518	
4. Debtor's attorney Name and address	Jeffrey S. Walters Law Offices of Jeffrey S. Walters, LLC 3000 Atrium Way Suite 2201 Mount Laurel, NJ 08054	Contact phone (856) 552-1045
5. Bankruptcy trustee Name and address	John Michael McDonnell John Michael McDonnell, Ch. 7 Trustee 115 Maple Avenue Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

Debtor **Carl T Meisner**

Case number **15-13863-MBK**

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 1/3/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>February 14, 2020 at 10:00 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 4/14/20</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
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<b>Deadline to object to exemptions:</b>		
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Certificate of Notice Page 4 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Carl T Meisner  
DebtorCase No. 15-13863-MBK  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 27

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

db +Carl T Meisner, 3-1 Florence Tollgate Pl, Florence, NJ 08518-3003  
 515364119 American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244  
 515580349 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
 Los Angeles, CA 90051-5478  
 516334022 +Bank of America, N.A., Carrington Mortgage Services, LLC, 1600 South Douglas Road,  
 Anaheim, CA 92806-5948  
 515364120 Carrington Mortgage Services, LLC, PO Box 54285, Irvine, CA 92619-4285  
 515567907 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A,  
 Anaheim, CA 92806-5951  
 515364123 +DirecTV, PO Box 6500, Greenwood Village, CO 80155-6500  
 515364124 Florence Tollgate Condominium Assn, C/O Eisenberg, Gold, Cettie & Agrawal PC,  
 1040 Kings Hwy S, Cherry Hill, NJ 08034  
 515400086 +Florence Tollgate Condominium Association, c/o Donna L. Cettie, Esquire,  
 1040 North Kings Highway, Suite 200, Cherry Hill, NJ 08034-1925  
 515364126 +Kivitz McKeever Lee, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 515438256 +Shop Rite Credit c/o Randolph Walzer, PO Box 1234, Jackson, NJ 08527-0259  
 515364128 Shop Rite Foodarama, C/O Schiff & Schiff, 211 Monmouth Rd #B,  
 West Long Branch, NJ 07764-1032  
 515364129 +The Bureaus, 1717 Central St, Evanston, IL 60201-1507  
 515364130 The Client The Bureaus Inc., C/O Firsell Law Group LTD, PO Box 1599,  
 Lombard, IL 60148-8599

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jeffrey\_walters@comcast.net Jan 04 2020 00:00:56 Jeffrey S. Walters,  
 Law Offices of Jeffrey S. Walters, LLC, 3000 Atrium Way, Suite 2201,  
 Mount Laurel, NJ 08054  
 tr +EDI: BJMMCDONNELLI.COM Jan 04 2020 04:28:00 John Michael McDonnell,  
 John Michael McDonnell, Ch. 7 Trustee, 115 Maple Avenue, Red Bank, NJ 07701-1752  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 04 2020 00:02:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 04 2020 00:02:09 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515474856 EDI: AIS.COM Jan 04 2020 04:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 515472672 EDI: RECOVERYCORP.COM Jan 04 2020 04:28:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 517527222 +EDI: PRA.COM Jan 04 2020 04:28:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 515364122 EDI: CHASE.COM Jan 04 2020 04:28:00 Chase, Cardmember Service, PO Box 15298,  
 Wilmington, DE 19850-5298  
 515364125 EDI: IIC9.COM Jan 04 2020 04:28:00 I C System, Inc., PO Box 64886,  
 Saint Paul, MN 55164-0886  
 515364127 EDI: RMSC.COM Jan 04 2020 04:28:00 Paypal Credit Services/Gecrb, PO Box 960080,  
 Orlando, FL 32896-0080  
 515364131 +EDI: VERIZONCOMB.COM Jan 04 2020 04:28:00 Verizon, PO Box 5029,  
 Wallingford, CT 06492-7529  
 515364132 +EDI: VERIZONCOMB.COM Jan 04 2020 04:28:00 Verizon New Jersey, 500 Technology Dr.,  
 Weldon Spring, MO 63304-2225  
 515364133 +EDI: WFFC.COM Jan 04 2020 04:28:00 Wells Fargo Bank, PO Box 5058, MAC: P6053-021,  
 Portland, OR 97208-5058

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515471094 ##+Bank of America, N.A., Carrington Mortgage Services, LLC, 1610 E. St. Andrew Place, #B150,  
 Santa Ana, CA 92705-4941  
 515364121 ##CBE Group, Verizon, PO Box 2594, Waterloo, IA 50704-2594

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jan 03, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2020 at the address(es) listed below:  
NONE.

TOTAL: 0